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9227.00

REMARKS

This Amendment is submitted in response to the Office Action mailed on October 19, 2006. Claims 1 - 21 were pending, with claims 1 - 6 elected, and claims 7 - 21 cancelled.

Claims 22 - 31 are added. No fee is due.

Support for the added claims can be found in the Specification at the following locations, and others: page 3, lines 5 - 12, and lines 24 - 28; page 4, lines 19 - 26; page 5, lines 1 - 10; and page 7, lines 1 - 9.

Re: 112 - Objections to Drawings

The amendments to the Specification, together with the Replacement Sheet herewith submitted, are believed to remove the basis for the objections.

Regarding the objections on page 2, section 4, the Specification, page 3, lines 17 - 21, indicates that "communication port" is a generic term, and that IR port and IRDA port are specific examples of different types of communication ports. These use infra-red radiation, hence the term "IR." This part of the Specification also indicates that radio (RF) ports may be used.

Thus, the term "IR port" refers to a communication port, as does the term "IRDA port."

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Re: 112 - Rejection of Claim 1

It is believed that the amendments to claim 1 remove the basis for the rejection.

However, Applicant believes that original claim 1 was not subject to valid rejection under section 112. In one form of the invention, the self-service terminal (SST) is not connected to any financial network. Thus, the SST is unable to **directly** obtain authorizations for transactions.

Consequently, the SST **indirectly** obtains authorization. The SST tells the customer's cell phone to obtain an authorization token. That is, the SST uses the **customer's telephone service** to obtain authorization. The SST can do this by sending encrypted messages, which neither the cell phone, nor the customer, can decrypt.

In essence, the customer's cell phone acts as a "common carrier" for the benefit of the SST. (See Specification, page 3, lines 5 - 12; lines 24 - 28; page 4, lines 19 - 26; page 5, lines 1 - 10.)

Against this background, Applicant points to original claim 1:

A self-service terminal comprising:

a communication port for interfacing with a user's portable electronic device and for receiving a transaction authorization therefrom;

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(COMMENT: the "communication port" is on the SST, and receives the "transaction authorization" from the user's "device.")

and

means for receiving a requested transaction from a user's portable electronic device and for fulfilling the requested transaction without the terminal preparing an authorization request.

(COMMENT: the SST does not prepare an "authorization request." The user's device does that, and gives the ensuing authorization to the SST.)

Response to Prior-Art Rejections

Claims 1 - 6 were rejected as obvious, based on Kawan.

Claim 1

Applicant points out that the rejection must contain typographical errors, because, as written, it is self-contradictory.

On the one hand, it states that Kawan **DOES** show "fulfilling the requested transaction without the terminal preparing an authorization request." (Office Action, page 5, lines 2 - 4.)

On the other hand, it states that Kawan **DOES NOT** show this same claim recitation. (Office Action, page 5, lines 5 - 7.)

Ignoring this contradiction, Applicant interprets the

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rejection as stating that a "smart card," as in Kawan, requires no authorization from a third party for a transaction to be completed. The smart card is treated as containing sufficient (1) software and (2) encrypted data that a Point Of Sale terminal (POS) can deal directly with the smart card, without contacting third parties.

Thus, Applicant interprets the rejection as stating that, insofar as original claim 1 distinguished itself from the prior art by relying on the absence of the "authorization request," such absence is found in the ordinary smart card of Kawan.

Applicant points out that amended claim 1 states that the customer's device prepares an authorization request, obtains authorization, and transmits the authorization to the terminal.

Applicant fails to see this in Kawan.

Claims 2 - 6

Claims 2 - 6 are seen as patentable, based on the parent claim 1.

Re: Added Claims

The added claims state that the SST does not obtain authorization for some transactions, but, for those transactions, relies on authorization which is obtained by the portable device, and relayed to the SST. That is not seen in the applied reference, Kawan.

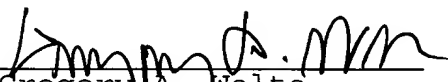
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Conclusion

Applicant requests that the rejections to the claims be reconsidered and withdrawn.

Applicant expresses thanks to the Examiner for the careful consideration given to this case.

Respectfully submitted,


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ATTACHMENT: Replacement Sheet containing Figures 3 and 5